Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

pint Case):
-

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Document Sullivan Lorenzo Vance Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
ar Id (E th	any business names and Employer dentification Numbers EIN) you have used in the last 8 years andlude trade names and loing business as names	Business name Business name EIN	Business name Business name Business name
		EIN	EIN
5. W	Vhere you live	7154 S. Sawyer	If Debtor 2 lives at a different address:
		Number Street	Number Street
		Chicago IL 60629 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
th	Why you are choosing his district to file for ankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Lorenzo Vance Sullivan Case Number (if known) _ Debtor 1 Last Name Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the When 12/22/2010 Case Number 10-56321 last 8 years? Yes. District None __ When ___ __ Case Number ___ MM / DD / YYYY MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When _ Case Number, if known ____ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

No. Go to line 12.

this bankruptcy petition.

Debtor	Case 16-231 Lorenzo First Name	19 Doc Vance Middle Name	1 Filed 07/19 Docume Sullivar Last Name	nt Page 4 of 67	9/16 14:20:00 se Number (if known)	Desc Main	
Part	Report About Any Busi	nesses You Ow	1 as a Sole Proprietor				
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4. Name and location of business, if any Number Street	ousiness			
			☐ Health Care Busi ☐ Single Asset Rea ☐ Stockbroker (as o	box to describe your business: ness (as defined in 11 U.S.C. § 10 Il Estate (as defined in 11 U.S.C. § defined in 11 U.S.C. § 101(53A)) er (as defined in 11 U.S.C. § 101(6	: 101(51B))	Zip Code	
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria balance s document No. I No. I Yes.	te deadlines. If you indicate deadlines. If you indicate the test, statement of operates to not exist, follow the am not filing under Chapter am filing under Chapter the Bankruptcy Code.	the court must know whether you ate that you are a small business of tions, cash-flow statement, and fee procedure in 11 U.S.C. § 1116(1)(pter 11. 11, but I am NOT a small business and I am a small business debeaterty That Needs Immediate Attentic	debtor, you must attach deral income tax return (B). s debtor according to the other according to the other according to the defi	your most recent or if any of these e definition in	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		What is the hazard?	needed, why is it needed?			

Number

City

Street

Where is the property? _

ZIP Code

State

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Lorenzo Debtor 1

Vance

Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
crodit counceling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-23119 Doc 1 Filed 07/19/16 Entered 07/19/16 14:20:00

Lorenzo Vance Document Sullivan

Debtor 1

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Case Number (if known)

	First Name	Middle Name Last N	Name	
Pai	t 6: Answer These Question	ns for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual" No. Go to line 16b. Yes. Go to line 17.	arily consumer debts? Consumer debts are debts are debts are debts are debts are debts.	old purpose."
		money for a business or No. Go to line 16c. Yes. Go to line 17.	r investment or through the operation of the bus	siness or investment.
17.	Are you filing under Chapter 7?	No. I am not filing unde		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		chapter 7. Do you estimate that after any exemenses are paid that funds will be available to d	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	Sign Below			
For	you	correct. If I have chosen to file under C	and I declare under penalty of perjury that the Chapter 7, I am aware that I may proceed, if elie. I understand the relief available under each of	igible, under Chapter 7, 11,12, or 13
			and I did not pay or agree to pay someone who d and read the notice required by 11 U.S.C. §	
		I request relief in accordance	with the chapter of title 11, United States Code	e, specified in this petition.
			tatement, concealing property, or obtaining mo esult in fines up to \$250,000, or imprisonment fo g, and 3571.	
		/s/ Lorenzo Vance Signature of Debtor 1		s/ Latasha Ann Sullivan ignature of Debtor 2
		Executed on07/18/2	2016 E	xecuted on

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Debtor 1	Lorenzo	Vance	Document Sullivan	Page 7 of 67	e Number	· (if known)	
	First Name	Middle Name	Last Name				
represe	r attorney, if you are nted by one re not represented ttorney, you do not	proceed under Chaeach chapter for w 11 U.S.C. § 342(b)	apter 7, 11, 12, or 13 of title hich the person is eligible.	petition, declare that I have in the Individual of the Individual	d have e	explained the relief available the debtor(s) the notice re	ole under equired by
need to file this page.	🗶 /s/ Ste		Date	Date: 07/18/201	6		
		Signature of		Date	MM / DD / YYYY		
		Stever Printed name	Scott Camp				
		Geraci	Law L.L.C.				
		Firm name					
		55 E. Monroe St., #3400					
		Number S	treet				
		Chicag	0	II	L	60603	
		City			State	ZIP Code	

Contact Phone __312-332-1800

61311015

Bar number

ndil@geracilaw.com

Email address _

IL

State

Debtor 1	Lorenzo	Vance	Sullivan
	First Name	Middle Name	Last Name
Debtor 2	Latasha	Ann	Sullivan
Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District o	f_ILLINOIS_ (State)
			, ,

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	<u>\$ 15,164</u>
1c. Copy line 63, Total of all property on Schedule A/B	\$ 15,164
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$9,053
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$43,481
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,556.52
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,556.00

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Debtor 1 Lorenzo Vance Sullivan Case Number (if known)

First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$6,001.50 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

Fill in this in		ntify your case and this fili		Entered 07/19/16 1 0 of 67	4:20:00 E	Desc N	∕lain	
	Loronzo	Vanos	Sullivan	0 01 01				
Debtor 1	Lorenzo First Name	Vance Middle Name	Sullivan Last Name					
Debtor 2	Latasha	Ann	Sullivan					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric						
Case Number (If known)			(State)			_	heck if this i mended filin	
Official F	orm 106A	<u>/B</u>						
Schedul	e A/B: Pro	operty						12/15
ategory where esponsible for ages, write you	you think it fits supplying corrections and case Describe Each Res	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	accurate as possible. If two ma		both are equally	;		
No.	Describe							
_		oortion you own for all of y	our entries fro Part 1, includin	g any entries for pages				
you have at	tached for Part 1	. Write that number here .			>			\$0.00
Part 2:	Describe Your Vel	nicles						
you own that so	omeone else drive		so report it on Schedule G: Ex	registered or not? Include any vecutory Contracts and Unexpired				
	lake: lodel:	Dodge Charger	Who has an interest in the Debtor 1 only	property? Check one.	Do not deduct secuthe amount of any secutions Who Haw	secured cla	aims on Schedu	ule D:
Y	ear:	2007	Debtor 2 only		Current value of		Current valu	
А	pproximate Milea	age: 80,000	Debtor 1 and Debtor 2 onl At least one of the debtors	•	entire property?		portion you	own?
c [other information:		Check if this is commu		\$5,0	097.00	\$	5,097.00
Examples: No. Yes. Add the doll	Boats, trailers, moto Describe lar value of the p	ors, personal watercraft, fishing	creational vehicles, other vehi vessels, snowmobiles, motorcycle our entries fro Part 2, includin	g any entries for pages				\$ 5,097.00
Part 3:	Describe Your Per	sonal and Household Items						
	have any legal o	or equitable interest in any	of the following items?			por Do r	rent value of tion you own not deduct secu xemptions	1?
	I goods and furn Major appliances, fo Describe	i ishings urniture, linens, china, kitchenwa Village Furniture - livingroom s			\$700)		
				oom table & chairs, dryer, excercise	\$1,00	0	\$	1,700.00

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Document Page 11 of 7 mmber (if known) Case 16-23119 Doc 1 Desc Main Lorenzo

Debtor 1 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$1,000 5 TVs, DVD player, 2 tablet computers, printer, music collection, 4 cellphones, video game system, 1,000.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Yes. Work tools \$500 500.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes. Describe..... Firearm \$400 400.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... \$200 Necessary wearing apparel 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Yes. Describe..... 0.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Yes. 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3.800.00 for Part 3. Write that number here---**Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions 16. Cash

Official Form 106A/B Record # 701926 Page 2 of 6 Schedule A/B: Property

70.00

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Describe.....

Lorenzo Case 16-23119 Vance Doc 1 Debtor 1

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Document Page 12 of 67 yumber (if known) Desc Main First Name Middle Name

17.	Deposits o	f money					
	Examples:	Checking, savings	s, or other financial accounts; certification	ates of de	posit; shares in credit unions, brokerage houses,		
	and other s	imilar institutions.	If you have multiple accounts with th	he same ir	nstitution, list each.		
	No.						
	Yes.	Describe	Account Type:	Insti	tution name:		
	163.	Describe	Savings Account	11130	Chase Bank	¢	0.00
			-			_	
			Checking Account		Chase Bank	\$	1,100.00
						_ \$	1,100.00
18.	Bonds, mu	itual funds, or r	oublicly traded stocks			*	
			tment accounts with brokerage firms	s money r	narket accounts		
		Dona lando, inves	anon account war brokerage anno	o, money 1	nanct accounts		
	No.						
	Yes.	Describe	Institution or issuer name:				
						\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated	and uni	ncorporated businesses, including an interest in		
	No.						
	=	Dagariba	Name of Entity and Percent of	f Ownere	hin:		
	Yes.	Describe	Name of Entity and Percent of	Owners	IIIP.	_	
						\$	0.00
20.	Governme	nt and corporat	te bonds and other negotiable	and non	-negotiable instruments		
	-		de personal checks, cashiers' checks				
	Non-negotia	able instruments a	are those you cannot transfer to some	neone by s	igning or delivering them.		
	No.						
	Yes.	Describe	Issuer name:				
	ш					\$	0.00
21	Patiromont	t or pension ac	counte			-	
۷۱.		-		novinae ee	counts, or other pension or profit-sharing plans		
		interests in IRA, E	:RISA, Reogii, 401(k), 403(b), tillitt's	saviriys ac	counts, or other pension or profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and Institution	n name:			
			Pension plan		City of Chicago	\$	Unknown
						-	0.00
22	Socurity de	eposits and pre	unaymonte				
22.	-	-	= =	continue	a consider on use from a company		
			osits you have made so that you may andlords, prepaid rent, public utilities	-			
	_	Agreements with	andiords, prepaid rent, public utilities	s (electric,	gas, water), telecommunications		
	No.						
	Yes.	Describe	Institution name or individual:				
			Security deposit on rental unit	t	LCHA Properties	\$	0.00
						-	0.00
22	Annuities (A contract for	a pariadic payment of manay t	to vou o	ither for life or for a number of years)		
23.		A contract for	a periodic payment of money t	io you, e	idle for the or for a number of years)		
	No.						
	Yes.	Describe	Issuer name and description:				
						\$	0.00
24.	Interests in	an education	IRA, in an account in a qualifie	ed ABLE	program, or under a qualified state tuition program.	-	
			(b), and 529(b)(1).		F 9		
	No.	,5 (-)(-),	(-), (-)(-)				
	=			_			
	Yes.	Describe	Institution name and description	on. Sepai	rately file the records of any interests.11 U.S.C. § 521(c):		
						\$	<u> </u>
25.	Trusts, equ	uitable or future	e interests in property (other th	han anytl	hing listed in line 1), and rights or powers		
	No.						
	=	Dagariba					
	Yes.	Describe					0.00
						\$	0.00
26.	Patents, co	opyrights, trade	emarks, trade secrets, and other	er intelle	ctual property		
	Examples:	Internet domain na	ames, websites, proceeds from royal	alties and I	icensing agreements		
	No.						
	Yes.	Describe					
	□ 100.	D0301100				•	0.00
27	Liaces : :	luamak!	athan managed interview to the				<u> </u>
۷1.			other general intangibles		Latinana Banana Bananana amafanata a Chanana		
		Building permits, 6	exclusive licenses, cooperative association	ciation ho	ldings, liquor licenses, professional licenses		
	No.						
	Yes.	Describe					
						•	0.00

Lorenzo Case 16-23119 Vance Doc 1

Filed 07/19/16

Document
Last Name Entered 07/19/16 14:20:00 Page 13 of 67 Pumber (if known) Desc Main Debtor 1 First Name Middle Name

Мо	ney or prop	erty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No. Yes.	Describe		s 0.00
29.	Examples: I	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	· · · · · · · · · · · · · · · · · · ·
	Yes.	Describe		\$ 0.00
30.	Examples: I		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$0.00
31.			es r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe		\$ <u> </u>
32.	If you are th	-	at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
	Yes.	Describe		\$0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$ <u> </u>
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$0.00
35.	Any financ	ial assets you d	id not already list	
	Yes.	Describe		\$ <u>0.0</u> 0
36.	Add the do	llar value of all o	of your entries from Part 4, including any entries for pages you have attached	\$4.470.00
	for Part 4. V	Vrite that numbe	er here>	\$1,170.00
			iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or nave any le	gal or equitable interest in any business-related property?	
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$ <u>0.0</u> 0

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Debtor 1

Case 16-23119 Lorenzo

63. Total of all property on Schedule A/B. Add line 55 + line 62

Doc 1

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\$10,067.00

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Document Page 15 of 67 humber (if known) First Name Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.

Yes. Describe 54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$ <u>0.0</u> 0 \$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 5,097.00	
57. Part 3: Total personal and household items, line 15	\$ 3,800.00	
58. Part 4: Total financial assets, line 36	\$ 1,170.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 10,067.00	\$ 10,067.00

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Fill in this in	formation to identi	y your case:	
Debtor 1	Lorenzo	Vance	Sullivan
	First Name	Middle Name	Last Name
Debtor 2	Latasha	Ann	Sullivan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	ne : <u>NORTHERN</u> District of	
Case Number	r		(State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
For any propert	y you list on <i>Schedule A/B</i> that y	ou claim as exempt, fill in t	the information below.				
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	Village Furniture - livingroom set	\$ <u>700</u>	 \$	735 ILCS 5/12-1001(b) - \$700.00			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
Brief description:	Necessary wearing apparel	\$_200		735 ILCS 5/12-1001(a),(e) - \$200.00			
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit				
Brief description:	, Cash, 70.00	\$ <u>70</u>		735 ILCS 5/12-1001(b) - \$70.00			
Line from Schedule A/B:	16		100% of fair market value, up to any applicable statutory limit				
Brief description:	Savings Account, Chase Bank, 0.00	\$_0	 \$	735 ILCS 5/12-1001(b) - \$0.00			
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit				
official Form 106C	Record # 701926	Sahadula C. T	he Property You Claim as Exempt	Page 1 of 2			

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Debtor 1 Lorenzo First Name

Last Name

Middle Name

	art 2 Additi	ional Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Checking Account, Chase Bank, 1,100.00	\$ <u>1,100</u>	\$	735 ILCS 5/12-1001(b) - \$1,100.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Pension plan, City of Chicago, 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Security deposit on rental unit, LCHA Properties, 0.00	\$_0	\$	735 ILCS 5/12-1001(b) - \$0.00
	Line from Schedule A/B:	22		100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming	g a homestead exemption of more	than \$155,675?		
		stment on 4/01/16 and every 3 years		or after the date of adjustment .)	
	No.				
	Yes. Did you	acquire the property covered by the	e exemption within 1,215 day	s before you filed this case?	
	☐ No				
	Yes.				
0	fficial Form 106C	Record # 701926	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this in	Caso 16, 2211		Filod 07/10/16	Entered 07/19/ 8 of 67	16 14:20:00	Desc Main	
				0 01 07			
Debtor 1	Lorenzo	Vance	Sullivan				
	First Name Latasha	Middle Name Ann	Last Name Sullivan				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
(Spouse, II IIIIIIg)	riist Name	widdle Name	Last Name				
United States	s Bankruptcy Court for the : <u>N</u>	NORTHERN District	of <u>ILLINOIS</u> (State)			_	
Case Numbe	er		(Glate)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D						
chedule	D: Creditors Wh	no Have Cla	ims Secured by F	Property			12/15
e as complete	e and accurate as possible	e. If two married peopy the Additional P	ople are filing together, both age, fill it out, number the e	are equally responsible		ny	
	editors have claims secure	•	,				
			· with your other schedules. Yo	u hava nathina alaa ta rar	art on this form		
			with your other schedules. To	ou have nothing else to rep	ort on this form.		
Yes. F	ill in all of the information be	elow.					
Part 1:	List All Secured Claims						
					Column A	Column A	Column C
			secured claim, list the creditor		Amount of claim	Value of collateral	Unsecured
		•	claim, list the other creditors according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
_		·	-				
	Credit CO		scribe the property that secure		\$_9,053.00	\$ <u>5,097.00</u>	\$ <u>3,956.00</u>
Creditor's	s Name enaissance Ctr	200	07 Dodge Charger with over 8	30,000 miles			
Number	Street						
		As	of the date you file, the claim	is: Check all that apply.			
			Contingent				
Detroit City		48243 Zip Code	Unliquidated				
City	State	Zip Code	Disputed				
_	s the debt? Check one.	Nat	ture of Lien. Check all that apply	•			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
=	1 and Debtor 2 only	_	car loan) Statutory lien (such as tax lien, m	nechanic's lien)			
=	st one of the debtors and anothe	=	Judgment lien from a lawsuit	ioonamo o mon,			
_			Other (including a right to offset)				
	c if this claim relates to a nunity debt						
	t was incurred2007-06	i-30 Las	at 4 digits of account number	<u>4454</u>			
2.2 Village	Furniture/Monterey Fin.	Des	scribe the property that secure	es the claim:	\$ _0.00	\$ _700.00	<u>\$_0.00</u>
Creditor's	s Name	Vill	age Furniture - livingroom se	t			
	veneda de La Plaza						
Number	Street						
			of the date you file, the claim	is: Check all that apply.			
Oceans	side CA 9	92056	Contingent Unliquidated				
City	State	Zip Code	Disputed				
Who owe	s the debt? Check one.	Nat	ture of Lien. Check all that apply	y.			
Debtor	1 only		An agreement you made (such a	•			
Debtor	2 only		car loan)				
=	1 and Debtor 2 only	=	Statutory lien (such as tax lien, m	nechanic's lien)			
At leas	st one of the debtors and anothe	er	Judgment lien from a lawsuit				
Check	c if this claim relates to a		Other (including a right to offset)				
comm	nunity debt		A A Allanda P				
	t was incurred	_	at 4 digits of account number		0.050.00		
Add the	dollar value of your entries	in Column A on th	is page. Write that number	nere:	\$ <u>9,053.00</u>		

	Caso 16 3	2110 Doc 1	Filad 07/10/16	Entered 07/19/16 14:20:00	Desc Main	
Fill in this in	nformation to identify	your case:		9 of 67		
Debtor 1	Lorenzo	Vance	Sullivan			
	First Name	Middle Name	Last Name	-		
Debtor 2	Latasha	Ann	Sullivan			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District	t of <u>ILLINOIS</u>			
0 N l .			(State)		☐ Check if	this is an
Case Number (If known)	r				amended	
Official E	orm 106E/F			<u></u>		
Jiliciai i	OIIII TOOL/I					40/4
<u>Schedule</u>	E/F: Credito	<u>rs Who Have U</u>	Insecured Claims	5		12/15
ist the other p \(\begin{align*} B: Property (\) reditors with peded, copy to po of any addi	party to any executor Official Form 106A/E partially secured clai he Part you need, fill tional pages, write y	y contracts or unexpired B) and on Schedule G: E. ms that are listed in Sch	d leases that could result in executory Contracts and Uni- hedule D: Creditors Who Ha es in the boxes on the left. A	ns and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on <i>Sch</i> ei expired Leases (Official Form 106G). Do not ind ive Claims Secured by Property. If more space Attach the Continuation Page to this page. On t	<i>dule</i> clude any is	
	ditara barra mularitar	una saura d'alaims anaim				
_		unsecured claims agains	st you?			
_	o to Part 2.					
☐ Yes.						
each claim nonpriority unsecured	listed, identify what t amounts. As much a claims, fill out the Co	ype of claim it is. If a clain s possible, list the claims intinuation Page of Part 1	m has both priority and nonprior in alphabetical order accordi	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ing to the creditor's name. If you have more than olds a particular claim, list the other creditors in P ruction booklet.)	n priority and two priority	
(,			Total claim	Priority	Nonpriority
					amount	amount
Part 2:	List All of Your NONP	RIORITY Unsecured Claim	ıs			
3. Do any cre	ditors have nonprior	rity unsecured claims ag	jainst you?			
No. Yo	ou have nothing to rep	port in this part. Submit the	his form to the court with you	or other schedules.		
nonpriority included in	unsecured claim, list	the creditor separately for	or each claim. For each claim	tor who holds each claim. If a creditor has more a listed, identify what type of claim it is. Do not list ditors in Part 3.If you have more than three nonpri	claims already	
		ago 0. 1 a.t <u>2</u> .				Total claim
<u></u>	ash Loans	La	st 4 digits of account number	·		\$ <u>400.00</u>
Creditor's 7454 S	Name . Cicero	Wr	nen was the debt incurred?	2010		
Number	Street					
		<u>As</u>	of the date you file, the claim	is: Check all that apply.		
Bedford	l Park	IL 60629	Contingent			
City		State Zip Code	Unliquidated			
	s the debt? Check one.	Ш	Disputed			
Debtor	•	_				
Debtor	-	Ty∣ □	pe of NONPRIORITY unsecure	ed claim:		
=	1 and Debtor 2 only		Student loans	pration agreement or diverse		
=	t one of the debtors and		Obligations arising out of a sepa			
	if this claim relates to unity debt	o a	that you did not report as priority Debts to pension or profit-sharin			
	m subject to offest?	Ц	Denie in herizinii di blout-sualiu	ig pians, and other sittilat debts		
No	,	_	Other. Specify PayDay Loa	an		
Yes			Outer. Specify aybay Loa			

Case 16-23119 Doc 1 Filed 07/19/16 Entered 07/19/16 14:20:00 Desc Main Page 20 of 67 Case Number (if known) Document Lorenzo Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Aspire Card Services \$ 1,400.00 Last 4 digits of account number Creditor's Name 2003-08 PO Box 790317 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent MO 63179 St Louis Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes \$ 1,862.00 AT T Last 4 digits of account number 4.3 Creditor's Name 2015-2015 8014 Bayberry Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32256 FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Iyes AT&T Mobility \$ 400.00 4.4 Last 4 digits of account number Creditor's Name 2015 PO Box 6428 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197

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4.5 Bank or / interior	Last 4 digits of account number	\$ <u>700.00</u>
Creditor's Name		
PO Box 15168	When was the debt incurred? 2004	
Number Street		
Trained.		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington DE 19850		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Overdraft Account	
Yes	Other: Specify	
Conital One Auto Finance	Last 4 digits of account number 1001	\$ 11,500.00
4.0	Last 4 digits of account number 1001	<u> </u>
Creditor's Name	When was the debt incurred? 7/22/06	
3901 Dallas Parkway	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Plano TX 75093	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T (NONDDIODITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt		
•	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
Yes		
4.7 Castle Payday	Last 4 digits of account number	\$_400.00
Creditor's Name		
PO Box 704	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	<u> </u>	
Watersmeet MI 49969	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
 	—	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other Carrie	
_	Other. Specify	
Yes		

Case 16-23119 Doc 1 Page 22 of 67 Number (if known) **ը**գրաent Lorenzo Vance Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.8	City of Chicago Bureau Parking	Last 4 digits of account number	\$ 1,700.00
	Creditor's Name	When was the debt incurred? 2005-10	
	PO Box 88292	When was the debt incurred? 2005-10	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60680	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	■ Fine	
	Yes	Other. Specify Fines	
4.9	COMENITY BANK/Carsons	Last 4 digits of account number NULL	\$ 490.00
	Creditor's Name		
	3100 Easton Square Pl	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	0.1.1.	Contingent	
	Columbus OH 43219	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Overlit Overland Overlit Have	
	■ No Yes	Other. Specify Credit Card or Credit Use	
4.10	COMENITY DANK/Linharont	Last 4 digits of account number NULL	\$ 358.00
4.10	Creditor's Name	<u> </u>	
	4590 E Broad St	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	0.1.1.	Contingent	
	Columbus OH 43213	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Overlit Overland Overlit Have	
	No Voc	Other. Specify Credit Card or Credit Use	
	Yes		

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Γ	Creditor's Name	When was the debt incurred? 2016-2016	
ı	245 Main St	When was the debt incurred? 2010-2010	
ı	Number Street		
ı		As of the date you file, the claim is: Check all that apply.	
ı		Contingent	
ı	Dickson City PA 18519	Unliquidated	
l	City State Zip Code Who owes the debt? Check one.	Disputed	
ı	Debtor 1 only		
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı	Check if this claim relates to a	that you did not report as priority claims	
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?		
ı	No	Other. Specify Medical Debt	
Ļ	Yes		0.47.00
Ŀ	4.12 Cook County Hospital	Last 4 digits of account number	\$ _317.00
ı	Creditor's Name	Miles was the debt in surred 2	
ı	1838 W. Harrison	When was the debt incurred?	
ı	Number Street		
ı		As of the date you file, the claim is: Check all that apply.	
ı	01:	Contingent	
ı	Chicago IL 60612	Unliquidated	
ı	City State Zip Code Who owes the debt? Check one.	Disputed	
ı	Debtor 1 only		
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı		that you did not report as priority claims	
ı	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
ı	No	Other. Specify Medical/Dental Service	
ı	Yes	Office. Opcomy	
Γ	4.13 Crandon Emergency Physicians	Last 4 digits of account number	\$ <u>385.50</u>
Ī	Creditor's Name		
ı	8012 S. Crandon Ave.	When was the debt incurred?	
ı	Number Street		
ı		As of the date you file, the claim is: Check all that apply.	
ı		Contingent	
ı	Chicago IL 60617	Unliquidated	
ı	City State Zip Code	Disputed	
ı	Who owes the debt? Check one.	Disputed	
ı	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No Ves	Other. Specify Medical/Dental Services	
10	1 1700		

Case 16-23119 Doc 1 Filed 07/19/16 Entered 07/19/16 14:20:00 Desc Main Page 24 of 67 Case Number (if known) Document Lorenzo Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Credit ONE BANK NA \$ 631.00 Last 4 digits of account number _ Creditor's Name 2014-2016 Po Box 98875 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NV 89193 Las Vegas Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Dish Network \$ 500.00 Last 4 digits of account number Creditor's Name 2005-10 Dept. 0063 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Palatine 60055-0063 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Utility Bills/Cellular Service Other. Specify ___ Yes Fingerhut \$ 1,693.00 Last 4 digits of account number Creditor's Name PO Box 60019 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply.

4.15 4.16 Contingent City of Industry 91716-0019 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use

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Other. Specify ___ Credit Card or Credit Use Yes First Premier BANK NULL \$ 1,073.00 Last 4 digits of account number 4.19 Creditor's Name 2014-2016 601 S Minnesota Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57104 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use

Official Form 106E/F

Doc 1 Filed 07/19/16 Entered 07/19/16 14:20:00 Desc Main Case 16-23119 Page 26 of 67 Case Number (if known) **Document** Lorenzo Vance Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.20 First Premier Bank \$ 300.00 Last 4 digits of account number _

	Creditor's Name PO Box 5524	When was the debt incurred?	
	Number Street		
		As of the data you file the claim in Check all that canb	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Sioux Falls SD 57117		
	City State Zip Code	☐ Unliquidated ☐ Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Card or Credit Use	
4.	21 First Premier Bank	Last 4 digits of account number 2058	\$ 350.00
	Creditor's Name		
	PO Box 5524	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	· ·	Contingent	
	Sioux Falls SD 57117	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
Н	Yes First Resolution Investment		\$ 5,000.00
4.	Creditor's Name	Last 4 digits of account number	\$ <u>3,000.00</u>
	5190 Neil Rd., Ste. 430	When was the debt incurred? 2009	
	Number Street		
		As of the data you file the claim in Check all that canb	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Reno NV 89502	Unliquidated	
	City State Zip Code	=	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Onier. Specify Order of Groun odd	

Filed 07/19/16 Entered 07/19/16 14:20:00 Desc Main Case 16-23119 Doc 1 Page 27 of 67 Number (if known) **Document** Lorenzo Vance Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.23	Green Trust Cash LLC	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	PO Box 340	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hays MT 59527	Contingent	
	City State Zip Code	Unliquidated	
l v	Who owes the debt? Check one.	Disputed	
l r	Debtor 1 only		
	=	Turns of NONDRIGHTY was sound alsima	
}	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		
4.24	HSBC	Last 4 digits of account number 2732	\$ <u>0.00</u>
	Creditor's Name		
	PO Box 5253	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream IL 60197	Contingent	
		Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
li			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 r	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Notice Only	
Ī	Yes		
4.25	HSBC	Last 4 digits of account number	\$ 600.00
1.20	Creditor's Name		
1	PO Box 5253	When was the debt incurred? 2005-10	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
1	Caral Ohrana	Contingent	
	Carol Stream IL 60197	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	–		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ι Γ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l Is	s the claim subject to offest?	See the second process of the second p	
	No	Other. Specify Credit Card or Credit Use	
ı	Yes	Office: Openity	

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Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Nicor Advanced Energy \$ 350.00 Last 4 digits of account number 4.31 Creditor's Name 2010 PO Box 30093 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Lansing 48909 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service

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4.32 Payday Loan Store of IL Inc.	Last 4 digits of account number 0003	\$ <u>750.00</u>			
Creditor's Name					
2173 E. 71st St.	When was the debt incurred? 12/17/10				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
	Contingent				
Chicago IL 60620	Unliquidated				
City State Zip Code					
Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	☐ Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a	that you did not report as priority claims				
community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?					
No	Other. Specify PayDay Loan				
Yes	Outer. Specify 1 4,54,5 Eduti				
Coluto	Last 4 digits of account number 8140	\$ 600.00			
4.33	Last 4 digits of account number8140	4 000.00			
Creditor's Name	When was the debt incurred? 2003-08				
PO Box 790183	when was the debt incurred?				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
Saint Louis MO 63179	Contingent				
City State Zip Code	Unliquidated				
Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	☐ Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Chack if this slaim relates to a	that you did not report as priority claims				
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts				
_ ·					
No	Other. Specify Credit Card or Credit Use				
Yes College / Link on Truck Book		. 1 100 00			
4.34 Salute/Urban Trust Bank	Last 4 digits of account number	\$ <u>1,100.00</u>			
Creditor's Name					
PO Box 790183	When was the debt incurred?				
Number Street					
	As of the date you file the claim is: Check all that apply				
	As of the date you file, the claim is: Check all that apply.				
Saint Louis MO 63179	Contingent				
	Unliquidated				
City State Zip Code Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	that you did not report as priority claims				
Check if this claim relates to a					
community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?					
No	Other. Specify Credit Card or Credit Use				
Yes					

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4.30	<u> </u>	Last 4 digits of account number	-			
	Creditor's Name					
	1500 S. California Ave.	When was the debt incurred?				
	Number Street					
		As of the date you file the claim is. Check all that apply				
		As of the date you file, the claim is: Check all that apply.				
	Chicago IL 60608-1729	Contingent				
		Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
		that you did not report as priority claims				
	Check if this claim relates to a community debt					
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
	No	Other. Specify Medical/Dental Services				
_	Yes		700.00			
4.36	Spot Loan	Last 4 digits of account number	<u>\$ 700.00</u>			
	Creditor's Name					
	PO Box 927	When was the debt incurred?				
	Number Street					
		As of the date over 61 at the state to Charlet Hill of a call				
		As of the date you file, the claim is: Check all that apply.				
	Palatine IL 60078	Contingent				
		Unliquidated				
	City State Zip Code Who owes the debt? Check one.	☐ Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
		that you did not report as priority claims				
	Check if this claim relates to a					
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?	_				
	No	Other. Specify				
	Yes					
4.37	Sprint	Last 4 digits of account number 7298	<u>\$ 200.00</u>			
	Creditor's Name					
	8014 Bayberry Rd	When was the debt incurred? 2015-2015				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Jacksonville FL 32256	Unliquidated				
	City State Zip Code	Disputed				
	Who owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify Collecting for Creditor				
	Yes	· · · · · · · · · · · · · · · · · · ·				

Record # 701926

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.38	Suburban Otolaryngology	Last 4 digits of account number	\$ 90.00				
	Creditor's Name	2010					
	3340 S. Oak Park	When was the debt incurred? 2010					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Berwyn IL 60402	Unliquidated					
	City State Zip Code Who owes the debt? Check one.	Disputed					
ľ	7						
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
[Check if this claim relates to a community debt	that you did not report as priority claims					
1	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
Î	No	Other. Specify Medical/Dental Services					
lī	Yes	Other: Specify					
4.39	US Cellular	Last 4 digits of account number 8386	\$ 833.00				
	Creditor's Name						
	Po Box 3097	When was the debt incurred? 2013-2014					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Bloomington IL 61702	Unliquidated					
	City State Zip Code	Disputed					
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.						
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	☐ Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
[Check if this claim relates to a	that you did not report as priority claims					
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
Î	No	Other. Specify Collecting for Creditor					
lī	Yes	Other. Specify Collecting for Creditor					
4.40	Webbank/Fingerhut	Last 4 digits of account number NULL	\$ <u>0.00</u>				
	Creditor's Name						
	6250 Ridgewood Rd	When was the debt incurred? 2013-2015					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Saint Cloud MN 56303	Unliquidated					
	City State Zip Code	Disputed					
"	Who owes the debt? Check one.	□					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	☐ Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
[Check if this claim relates to a	that you did not report as priority claims					
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
	No	Other. Specify Credit Card or Credit Use					
	Yes	Other. Specify Ordan dark of Ordan dae					

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\$ 2,169.00 As of the date you file, the claim is: Check all that apply. Contingent 51593 Harlan IΑ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Wow Cable 2289 \$ 300.00 Last 4 digits of account number 4.43 Creditor's Name 2010 Box 5715 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Cable Bill

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Case 16-23119

List Others to Be Notified for a Debt That You Already Listed

Ձգբաment

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Debtor 1 Lorenzo

Vance

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5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.			
Midland Credit Mgmt.		On which entry in Part 1 or Part 2 list the original creditor?	
Name 8875 Aero Drive, # 200		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	CA 92123 Zip Code	Last 4 digits of account number _	
Clerk, First Mun Div	Zip code	On which entry in Part 1 or Part 2 I	list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		s (Part 2: Creditors with Nonpriority Unsecured Claims
	IL 60602 Zip Code	Last 4 digits of account number _	1001
Blitt and Gaines, PC	,	On which entry in Part 1 or Part 2 I	iist the original creditor?
Name 661 Glenn Ave.		Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling	60090	Last 4 digits of account number	1001
	Zip Code		
Secretary of State		On which entry in Part 1 or Part 2 list the original creditor?	
Name 2701 S. Dirksen Pkwy.		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Springfield	 IL 62723	Last 4 digits of account number	
City State	Zip Code		
Enhanced Recovery Corp.		On which entry in Part 1 or Part 2 I	list the original creditor?
^{Name} 8014 Bayberry Road		Line 15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Jacksonville	 FL 32256	Last 4 digits of account number _	3290
City State	Zip Code		
Clerk, First Mun Div		On which entry in Part 1 or Part 2 list the original creditor?	
Name 50 W. Washington St., Rm. 1001		Line 20 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	 IL 60602	Last 4 digits of account number _	
	Zip Code		

Debtor	1 Lorenzo	varice	Suiliv	Case	e Number (if known)
	First Name	Middle Name	Last Na	me	
SI	nindler Law Firm			On which entry in Part 1 or Part 2	list the original creditor?
Na				20	—
_19	990 E. Algonquin Rd S	Suite 180		Line 20 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nu	imber Street				Part 2: Creditors with Nonpriority Unsecured Claims
	chaumburg		IL 60173	Last 4 digits of account number _	
Cit	у		State Zip Code		
CI	lerk, First Mun Div			On which entry in Part 1 or Part 2	list the original creditor?
	me			-	_
	W. Washington St., I	Rm. 1001		Line 23 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nu	ımber Street				Part 2: Creditors with Nonpriority Unsecured Claims
_					
CI	hicago		IL 60602	Last 4 digits of account number _	<u> 2732</u>
Cit	у	S	state Zip Code		
C+	even J. Fink & Associ	ataa			
_	Levell J. Fillk & ASSOC	ales		On which entry in Part 1 or Part 2	list the original creditor?
Na:	_{me} 5 E. Washington St. #	1223		Line 23 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
		1233		or (<i>onesic sno</i>).	_
Nu	ımber Street				Part 2: Creditors with Nonpriority Unsecured Claims
CI	hicago		IL 60602	Last 4 digits of account number _	2732
Cit			State Zip Code	Lust 4 digits of account number _	
			2.p 0000		
Arrow Financial Services On which entry in Part 1 or Part 2 list the original creditor?		list the original creditor?			
Na	me			Line 24 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	996 W. Touhy Ave.			Line of (Check one).	
Nu	ımber Street				Part 2: Creditors with Nonpriority Unsecured Claims
	u			4	0700
_	iles		IL 60714-46	Last 4 digits of account number _	2132
Cit	У	S	state Zip Code		
Ar	row Financial Service	s		On which entry in Part 1 or Part 2	list the original creditor?
	me			-	_
59	996 W. Touhy Ave.			Line 25 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nu	imber Street				Part 2: Creditors with Nonpriority Unsecured Claims
Ni	iles		IL 60714-46	1 Last 4 digits of account number _	<u>3729</u>
Cit	у	S	tate Zip Code		
Н	BLC Inc.			On which autor to Post 1 or 7 or 2	liet the eniminal analite of
_				On which entry in Part 1 or Part 2	iist the original creditor?
Na:	^{me} 615 3 Oaks Rd., Ste. 1	C2		Line 25 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
_	ımber Street				Part 2: Creditors with Nonpriority Unsecured Claims
					T art 2. Ordators with Horiphority dissocured claims
_					
Ca	ary		IL 60013	Last 4 digits of account number _	3729
Cit		\$	State Zip Code		
7/	enith Acquisition				
	Ziitii AoquisitiUII			On which entry in Part 1 or Part 2	list the original creditor?
Na 22	_{me} 20 John Glenn Dr., #1	00		Line 31 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
_					
Nu	ımber Street				Part 2: Creditors with Nonpriority Unsecured Claims
_					
9.	aint Louis		MO 63179	Last 4 digits of account number _	8140
_				Last 4 digits of account number _	
Cit	.y	8	tate Zip Code		

Doc 1 Filed 07/19/16 Entered 07/19/16 14:20:00 Desc Main Case 16-23119 Page 36 of 67 Case Number (if known) **Document** Lorenzo Vance Debtor 1 First Name Last Name Zenith Acquisition On which entry in Part 1 or Part 2 list the original creditor? Name 220 John Glenn Dr., #100 Line 32 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Amherst NY 14228 Last 4 digits of account number _ City State Zip Code North Star Capital Acquisition On which entry in Part 1 or Part 2 list the original creditor? Name Line 32 of (Check one): Part 1: Creditors with Priority Unsecured Claims 220 John Glenn Drive #100 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number ____ _

NY 14228

State Zip Code

Amherst City

Official Form 106E/F

Case 16-23119 Doc 1 Filed 07/19/16 Entered 07/19/16 14:20:00 Desc Main Page 37 of 67 Case Number (if known) **ը**գրաent

Debtor 1 Lorenzo

Vance

Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
from Part 1	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$0.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$

Fil	l in this in	Caso 16 formation to identi		ilod 07/10/16	Entered 07/19/16 14:20:00 8 of 67	Desc Main
De	ebtor 1	Lorenzo	Vance	Sullivan		
	35101 1	First Name	Middle Name	Last Name		
	ebtor 2	Latasha	Ann Middle Name	Sullivan Last Name		
	oouse, if filing)	First Name				
Ur	nited States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	(State)		Check if this is an
	ase Number fknown)			_		amended filing
Offi	icial Fo	orm 106G				ag
			ory Contracts and	Unavnirad Las	SAS	12/1
nformadditi 1. D 2. Li ex	nation. If nonal pages o you hav No. Ch Yes. Fill	nore space is needs, write your name e any executory contect this box and sure in all of the information ely each person ont, vehicle lease, contents, we high each person on the contents of	led, copy the additional page, and case number (if known). ontracts or unexpired leases? abmit this form to the court with ation below even if the contract or company with whom you ha	your other schedules. Y is or leases are listed in	th are equally responsible for supplying correct ntries, and attach it to this page. On the top of an our have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (for ruction booklet for more examples of executory contracts.)	or
			om you have the contract or k	ease	State what the contract or lease	e is for
2.1					-	
	Name				_	
	Number	Street				
	City		State Zip	Code	-	
2.2						
	Name				-	
					_	
	Number	Street				
	City		State Zip	Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip (Code	-	
2.4					_	
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
	Name				-	
	Number	Street			_	

State Zip Code

City

Case 16-23119 Doc 1 Filed 07/19/16 Entered 07/19/16 14:20:00 Desc Main

Fill in this in	formation to identi	fy your case:				
Debtor 1	Lorenzo	Vance	Sullivan			
	First Name	Middle Name	Last Name			
Debtor 2	Latasha	Ann	Sullivan			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	United States Bankruptcy Court for the : NORTHERN District of ILLINOIS					
Case Number	(State)					
(If known)						

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	No.								
	Yes								
2. W	 Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include 								
Aı	rizona, California, Idah	o, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas	s, Washington, and	Wisconsin.)					
No. Go to line 3.									
	Yes. Did your spous	se, former spouse, or legal equivalent live with you at th	ne time?						
	∐ No □ Ves Inwhich o	community state or territory did you live?	Fill in the	name and current address of that person					
	res. inwincing	onimum state of territory did you live:	I III III UIE	name and current address of that person.					
	Name of your spouse	e, former spouse or legal equivalent							
	Number Street	t							
	City	State	Zip Code						
3. In	-	our codebtors. Do not include your spouse as a cod		se is filing with you. List the person					
	_	s a codebtor only if that person is a guarantor or cos							
	=	rm 106D), Schedule E/F (Official Form 106E/F), or Sch	hedule G (Official I	Form 106G). Use Schedule D,					
30	chedule E/F, or Sched	lule G to fill out Column 2.							
	Column 1: Your code	btor		Column 2: The creditor to whom you owe the debt					
				Check all schedules that apply:					
3.1				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			_					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.2				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	 Zip Code						
3.3	•	*****	,	Schedule D, line					
\square	Name			Schedule E/F, line					
	Niverban C' i		<u> </u>						
	Number Street			Schedule G, line					
	City	State	Zip Code						

Debtor 1 Lorenzo Vance Sullivan
First Name Middle Name Last Name
Debtor 2 Latasha Ann Sullivan
(Spouse, if filing) First Name Middle Name Last Name

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	·		ir	Home Daycare Provider	
	Occupation may Include student or homemaker, if it applies.	Employers name	City of Chicago			
		Employers address				
			,		3	
		How long employed there?			-	
		non long omployou more.				
Pa	rt 2: Give Details About Monthly	y Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ve more than one employer, combin	ne the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all pay alculate what the monthly wage wo		\$4,515.72	\$1,485.78	
3.	Estimate and list monthly overting		\$0.00	\$0.00		
4.	Calculate gross income. Add line	2 + line 3.		\$4,515.72	\$1,485.78	

 Official Form 106I
 Record # 701926
 Schedule I: Your Income
 Page 1 of 2

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Document Sullivan Lorenzo Vance Debtor 1 Case Number (if known) First Name Middle Name

payroll deductions:	4.	For Debtor 1 \$4,515.72	For Debtor 2 or non-filing spouse \$1,485.78
payroll deductions: ax, Medicare, and Social Security deductions	4.	\$4,515.72	\$1.485.78
ax, Medicare, and Social Security deductions			¥ 1,100110
	5a.	\$1,341.58	\$0.00
landatory contributions for retirement plans	5b.	\$423.34	\$0.00
oluntary contributions for retirement plans	5c.	\$0.00	\$0.00
lequired repayments of retirement fund loans	5d.	\$0.00	\$0.00
nsurance	5e.	\$58.10	\$36.18
Oomestic support obligations	5f.	\$0.00	\$0.00
Inion dues	5g.	\$145.78	\$0.00
Other deductions. Specify:	5h.	\$0.00	\$0.00
payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,968.80	\$36.18
te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,546.92	\$1,449.60
other income regularly received:	_	_	
Net income from rental property and from operating a business,			
profession, or farm			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			
monthly net income.	8a.	\$0.00	\$0.00
Interest and dividends	8b.	\$0.00	\$0.00
Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00
Include alimony, spousal support, child support, maintenance, divorce			
settlement, and property settlement.			
Unemployment compensation	8d.	\$0.00	\$0.00
Social Security	8e.	\$0.00	\$0.00
Other government assistance that you regularly receive	8f.	\$0.00	\$560.00
Include cash assistance and the value (if known) of any non-cash			
assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:			
Pension or retirement income	8g.	\$0.00	\$0.00
Other monthly income. Specify:	8h.	\$0.00	\$0.00
all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$560.00
ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,546.92	\$2,009.60
de contributions from an unmarried partner, members of your household, friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are lify: the amount in the last column of line 10 to the amount in line 11. The enthal amount on the Summary of Schedules and Statistical Summary of	e not available to result is the com Certain Liabilitie	p pay expenses listed in	Schedule J.
	payroll deductions. Specify:	ther deductions. Specify:	the deductions. Specify: 5h \$0.00 payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,968.80 to total monthly take-home pay. Subtract line 6 from line 4. 7

- 111 111 1110 11	normation to identity y	our case.				
Debtor 1	Lorenzo	Vance	Sullivan	Check if this is:		
	First Name	Middle Name	Last Name	An amend	ed filing	
Debtor 2	Latasha	Ann	Sullivan	A supplem	ent showing post	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as	of the following of	date:
United States	Bankruptcy Court for the	NORTHERN DISTRICT O	F ILLINOIS	 MM / DD /	 VVVV	
Case Number (If known)	r		_	WIWI 7 DD 7	1111	
				A separate	filing for Debtor	2 because Debtor 2
Official F	orm 106J			maintains :	a separate house	ehold.
Schedul	e J: Your Ex	penses				12/14
			= =	e equally responsible for supply	=	
more space is question.	needed, attach anothe	r sheet to this form. On th	e top of any additional page	s, write your name and case nur	nber (if known). Aı	nswer every
Part 1:	Describe Your Househol	d				
1. Is this a join	int case?					
	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mu	ıst file a separate Schedul	e J.			
2. Do you l	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2		each depend	lent	Son	24	No
	tate the dependents'					Yes
names.				Son	23	No
						Yes
				Daughter	14	No
				Daugittei		Yes
						X No
						Yes
						x No
						Yes
3. Do your	expenses include	X No				· — · · ·
expense	s of people other than	H				
yourseit	and your dependents	, <u> </u>				
Part 2:	Estimate Your Ongoing I	Monthly Expenses				
_		· · · · ·		as a supplement in a Chapter 13		
expenses as of the applicable		ruptcy is filed. If this is a	supplemental <i>Schedule J</i> , cl	neck the box at the top of the for	m and fill in	
		cash government assista	nce if you know the value			
of such assist	ance and have include	d it on Schedule I: Your I	ncome (Official Form 106l.)			Your expenses
4. The ren	tal or home ownership	expenses for your reside	ence. Include first mortgage p	payments and		
any rent	for the ground or lot.				4.	\$832.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, o	r renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repa	r, and upkeep expenses			4c.	\$50.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

Page 1 of 3

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Case Number (if known) __

Lorenzo Vance Sulli

Debtor 1

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$300.00 6a. 6a. Electricity, heat, natural gas \$50.00 6b. Water, sewer, garbage collection \$625.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$773.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$190.00 9. Clothing, laundry, and dry cleaning 10. \$140.00 Personal care products and services 10. \$150.00 11. Medical and dental expenses 11. \$488.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$115.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$45.00 15a. 15a Life insurance \$90.00 15b. Health insurance 15b. \$150.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$558.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 701926

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Debtor	1 Lorei	120 Varice	Suilivari	Case Number (if known)	
	First Na	ame Middle Name	Last Name		
21.	Other. S	Specify:		21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through 21.		22.	\$4,556.00
	The resu	It is your monthly expenses.			
23.	Calculat	e your monthly net income.			
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.	23a.	\$4,556.52
	23b.	Copy your monthly expenses from line 2	22 above.	23b. -	\$4,556.00
	23c.	Subtract your monthly expenses from your	our monthly income.	23c.	\$0.52
		The result is your monthly net income.			
24.	Do you e	expect an increase or decrease in your ex	spenses within the year after you	file this form?	
	For exan	nple, do you expect to finish paying for you	r car loan within the year or do you	expect your	
	mortgage	e payment to increase or decrease becaus	e of a modification to the terms of y	our mortgage?	
	X No				
	Yes	Explain Here:			
	_				

 Official Form 106J
 Record #
 701926
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	lp you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and	d schedules filed with this declaration and that they are true and
correct.	And the standard Royal Control of th
/s/ Lorenzo Vance Sullivan Signature of Debtor 1	/s/ Latasha Ann Sullivan Signature of Debtor 2
Date 07/18/2016 MM / DD / YYYY	Date 07/18/2016 MM / DD / YYYY

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			Jocument 1 c	IGC TO C
Fill in this in	formation to identif	y your case:		
Debtor 1	Lorenzo	Vance	Sullivan	_
	First Name	Middle Name	Last Name	
Debtor 2	Latasha	Ann	Sullivan	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District o	of <u>ILLINOIS</u> (State)	
Case Number (If known)	•			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	(ii knowii). Aliswer every question.				
Part	1: Give Details About Your Marital Status and Where Yo	ou Lived Before			
01. W	hat is your current marital status?				
	Married				
	Not married				
_	_				
02 D ı	ring the last 3 years, have you lived anywhere other that	n where you live now	?		
_	No.	and Saabada ada aa	Post		
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.		
	Debtor 1	Dates Debtor 1	Debtor 2:		Dates Debtor 2
		lived there			lived there
	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California,				
	d Wisconsin.)	.,,		3 ,	
_	No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)			
-	Tes. Make sure you fill out Schedule H. Tour Codebiors (Official Form 100H).			
Pari	Explain the Sources of Your Income				

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Case Number (if known)

Sullivan

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$29,584 \$8,910 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$54,158 \$24,004 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$54,000 Wages, commissions. \$24,000 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) **Gambling Winnings** \$1,800 For last calendar year: (January 1 to December 31, 2015) List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Lorenzo

Vance

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Page 48 of 67 Document Lorenzo Vance Sullivan Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments \$ 7,379 Nuvell Credit CO 200 Monthly \$ 1,674 Mortgage Car Renaissance Ctr Detroit MI Credit card 48243 Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. $\hfill \square$ Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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ebto	r 1	Lorenzo Vance	!	Sullivan	Case Number (if ki	nown)	
		First Name Middle Na	ame	Last Name			
09	List				urt action, or administrative proceeding es, collection suits, paternity actions,		
	1	No.					
		Yes. Fill in the details.					
10		nin 1 year before you filed for bankru	ptcy, was any	Nature of the case of your property repossess	Court or agency sed, foreclosed, garnished, attached,	seized, or levied?	Status of the case
	_	No. Go to line 11					
		Yes. Fill in the information below.					
11		nin 90 days before you filed for ban efuse to make a payment because y			eank or financial institution, set off a	ny amounts from y	our accounts
	1	No. Go to line 11					
		Yes. Fill in the information below.					
12		nin 1 year before you filed for bankr rt-appointed receiver, a custodian,			possession of an assignee for the b	enefit of creditors,	a
	=	No.					
	ЦΥ	res.					
P	art 5:	List Certain Gifts and Contribution	ons				
13	With	nin 2 years before you filed for bank	kruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per pers	son?	
	1	No.					
		Yes. Fill in the details for each gift.					
14	With	nin 2 years before you filed for bank	kruptcy, did y	ou give any gifts or contr	ibutions with a total value of more th	nan \$600 to any ch	arity?
	1	No.					
		Yes. Fill in the details for each gift.					
P	art 6:	List Certain Losses					
15		hin 1 year before you filed for bank hbling?	ruptcy or sinc	e you filed for bankruptc	y, did you lose anything because of	theft, fire, other dis	easter, or
	1	No.					
	\Box	Yes. Fill in the details for each gift.					
		_					
P	art 7:	List Certain Payments or Transf	ers				
16	aboı	ut seeking bankruptcy or preparing	a bankruptc	y petition?	on your behalf pay or transfer any pro		ou consulted
	П	3 3 7 1 3 1		3.3	, , , , , , , , , , , , , , , , , , , ,	. •	
	=	Yes. Fill in the details					
	F	Party Contact Info		Description and value of	f any property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3400					\$3,395.00: \$1,365.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid after case filing.

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 botor 1
 Lorenzo
 Vance
 Sullivan
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	Party Contact Info	Description and value of	any property transferred	Date payr or transfe	
	Hananwill Credit Counseling	Credit Counseling Services	;	2016	\$25.00
	_115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre		fer any property to an	yone who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers	usiness or financial affairs?			
	Do not include gifts and transfers that you h	ave already listed on this statemen	t.		
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pr		o a self-settled trust or s	imilar device of which	you are a
	No.				
	Yes. Fill in the details for each gift.				
P	List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the same series of the same series	r other financial accounts; certifica	tes of deposit; shares in	-	
	No.				
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for	securities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the content	nts	Do you still have it?
22	Have you stored property in a storage unit o	r place other than your home withi	n 1 vear before vou filed	for bankruptcy?	Have It:
	No.	,	,		
	Yes. Fill in the details.				
	-	Who else has or had access to it?	Describe the content	nts	Do you still
					have it?
P	art 9: Identify Property You Hold or Control f	for Someone Else			

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ebtor 1	Lorenzo	Vance	Sullivan	Case Number (if kno	wn)					
	First Name	Middle Name	Last Name							
	you hold or cont r someone.	trol any property that someon	e else owns? Include any	property you borrowed from, are storing	for, or hold in trust					
	No.									
	Yes. Fill in the de		ere is the property?	Describe the property	Value					
	Give Details	s About Environmental Informat	ion							
Part 1										
For the	e purpose of Part	10, the following definitions a	pply:							
haz	■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.									
	-	tion, facility, or property as de erate, or utilize it, including d	=	nental law, whether you now own, operat	e, or utilize					
		means anything an environmous us material, pollutant, contam		ardous waste, hazardous substance, toxi	ic					
Report	t all notices, relea	ses, and proceedings that yo	u know about, regardless o	of when they occurred.						
24 Ha	as any governmen	ntal unit notified you that you	may be liable or potentially	y liable under or in violation of an enviro	nmental law?					
	No.									
	Yes. Fill in the de									
		Gov	ernmental unit	Environmental law, if you know it	t Date of notice					
25 Ha	ave you notified a	ny governmental unit of any r	elease of hazardous mater	rial?						
	No.									
L	Yes. Fill in the de		ernmental unit	Environmental law, if you know it	t Date of notice					
²⁶ Ha	ave you been a pa -	rty in any judicial or administ	rative proceeding under a	ny environmental law? Include settlemer	nts and orders.					
_	No.	ataila								
L	Yes. Fill in the de		rt or agency	Nature of the case	Status of the case					
Part 1	Give Details	About Your Business or Conne	ctions to Any Business							
27 W i	ithin 4 years befor	re you filed for bankruptcy, di	d you own a business or h	nave any of the following connections to	any business?					
	A sole propri	ietor or self-employed in a tra	de, profession, or other ac	ctivity, either full-time or part-time						
	=	f a limited liability company (L	.LC) or limited liability part	tnership (LLP)						
	A partner in									
	=	irector, or managing executiv		ration						
	☐ An owner or	at least 5% of the voting or ed	quity securities of a corpor	ration						
	_	above applies. Go to Part 12.	ataila halawafaa aaala huusina							
L	Yes. Check all th	nat apply above and fill in the d	stalls below for each busine	ess.						
		re you filed for bankruptcy, di rs, or other parties.	d you give a financial state	ement to anyone about your business? I	nclude all financial					
	No.									
	Yes. Fill in the de									
		Date i	issued							

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-								
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.								
★ /s/ Lorenzo Vance Sullivan ★ /s/ Latasha Ann Sullivan								
Signature of Debtor 1	Signature of Debtor 2							
Date 07/18/2016 MM / DD / YYYY	Date <u>07/18/2016</u> MM / DD / YYYY							
Did you attach additional pages to Your Statement of Financial Affair.	s for Individuals Filing for Bankruptcy (Official Form 107)?							
No								
Yes								
_								
Did you pay or agree to pay someone who is not an attorney to help y	ou fill out bankruptcy forms?							
No								
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,							
	Declaration, and Signature (Official Form 119).							

Eilad 07/10/16 Entered 07/19/16 14:20:00 Desc Main Fill in this information to identify your case: Sullivan Vance Lorenzo Debtor 1 Middle Name First Name Last Name Latasha Ann Sullivan Debtor 2 Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's No name: **Nuvell Credit CO** Retain the property and redeem it ☐ Yes Retain the property and enter into a 2007 Dodge Charger with over 80,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Village Furniture/Monterey Fin. ☐ Retain the property and redeem it Yes Retain the property and enter into a Village Furniture - livingroom set Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Debtor 1

Lorenzo Case 16-23119

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Pal 94						
	I listed in Schedule G: Executory Contracts and Unexpired Lease					
fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).						
ended. You may assume an unexpired personal pro	operty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).				
Describe your unexpired personal property leas	ses	Will the lease be assumed?				
Lessor's name:		□ No				
		Yes				
Description of leased property:						
Lessor's name:		□ No				
Description of leased						
property:						
Lessor's name:		□No				
		Yes				
Description of leased property:						
Lessor's name:		No				
Description of leased		□Yes				
property:						
Lessor's name:		No				
Description of leased		□Yes				
property:						
Lessor's name:		□No				
		Yes				
Description of leased property:						
· · ·						
Lessor's name:		□ No				
Description of leased		Yes				
property:						
Part 3: Sign Below						
Under penalty of perjury, I declare that I have indicat	ted my intention about any property of my estate that secures a d	ebt and any				
personal property that is subject to an unexpired lea	ase.					
✔ /c/ Lorenzo Vance Sullivan	🗶 /s/ Latasha Ann Sullivan					
/s/ Lorenzo Vance Sullivan Signature of Debtor 1	Signature of Debtor 2					
Date Dated: 07/18/2016	Date _ Dated: 07/18/2016					

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Lorenzo Vance Sullivan an	nd Latasha Ann Sullivan /	(Case No:	
Debtors		(Chapter:	Chapter 7
	DISCLOSURE OF CO	MPENSATION OF ATTORNEY	FOR DEF	BTOR
compensation paid to me wit	thin one year before the filing of	b), I certify that I am the attorney for the petition in bankruptcy, or agreed implation of or in connection with the	l to be paid	d to me, for services
For legal services, I ha	ve agreed to accept	\$3,395.00		
Prior to the filing of the	is statement I have received	\$1,365.00		
Balance Due		\$2,030.00		
2. The source of the comp	pensation paid to me was:			
Debtor(s)	Other: (specify			
	ation to be paid to me is:			
_				
Debtor(s)	Other: (specify			
I have not agreed to find law firm.	to share the above-disclosed com	pensation with any other person unle	ess they ar	re members and associates
or m.v. iav				
I have agreed to sh	nare the above-disclosed compens	sation with a other person or persons	s who are	not members or associates
5. In return for the above-case, including:	disclosed fee, I have agreed to rea	nder legal service for all aspects of t	he bankru	ptcy
a. Analysis of the del	btor's financial situation, and ren	dering advice to the debtor in detern	nining wh	ether to file a petition in
b. Preparation and fil	ling of any petition, schedules, sta	atements of affairs and plan which m	nay be requ	uired;
c. Representation of	the debtor at the meeting of credi	tors and confirmation hearing, and a	any adjour	ned hearings thereof;
6. By agreement with the	debtor(s), the above-disclosed fee	e does not include the following serv	vice:	
Fee does NOT include	de missed meeting or court of	dates, amendments to schedules,	adversary	complaints or conversions to anoth
chapter, judicial lien avoidar	nces, dischargeability actions, oth	er contested matters except the first	meeting o	of creditors.
	(CERTIFICATION		
		statement of any agreement or arran	ngement fo	or
payment to me for repr	resentation of the debtor(s) in this	bankruptcy proceedings.		
Date: 07		/s/ Steven Scott Camp	-	
Date		Signature of Attorney		
		Geraci Law L.L.C.		
		Name of law firm		

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Case 16-23119 Doc 1 Filed GFIGA THE O7/19/16 14:20:00 Desc M National Headquarters: 55 E. Monroe Street #3400 Chipago B 9803 6 6-966-925-1313 help@geracilaw.com



Date: 7/1/2016

Consultation Attorney: MMA

Record #: 713-072

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ \(\frac{460-650}{90} \) per month for \(\frac{46-650}{90} \) months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:
My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly
Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.
If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

rancine Anderson (Debter)

(Joint Debtor)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Lorenzo Vance Sullivan and Latasha Ann Sullivan / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/18/2016 /s/ Lorenzo Vance Sullivan

Lorenzo Vance Sullivan

X Date & Sign

Dated: 07/18/2016 /s/ Latasha Ann Sullivan

Latasha Ann Sullivan

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 58 of 67 In re Lorenzo Vance Sullivan and Latasha Ann Sullivan / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Lorenzo

Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/18/2016	/s/ Lorenzo Vance Sullivan		
	Lorenzo Vance Sullivan		
Dated: 07/18/2016	/s/ Latasha Ann Sullivan		
	Latasha Ann Sullivan		
Dated: 07/18/2016	/s/ Steven Scott Camp		
	Attorney: Steven Scott Camp		

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	l propzo	Vance S	ullivan	Case Number	(if known)
ebtor 1	Lorenzo First Name		at Name		
				•	
Part i	Answer These Question	s for Reporting Purposes			
16. \	What kind of debts do	Annual delete prit	narily consumer lividual primarily for	debts? Consumer debts are a personal, family, or household	defined in 11 U.S.C. § 101(8) Id purpose."
,	you have?	No. Go to line 16	7.		
		16b. Are your debts pri money for a business	marily business (; or investment or th	debts? Business debts are de rough the operation of the busi	ebts that you incurred to obtain iness or investment.
		No. Go to line 16	7.	•	
		16c. State the type of deb	ts you owe that are	not consumer debts or busines	ss debts.
17.	Are you filing under	No. I am not filing u	under Chapter 7. G	o to line 18.	
	Chapter 7?	<u> </u>			npt property is excluded and
	Do you estimate that after any exempt property is	administrative	expenses are paid t	hat funds will be available to u	listribute to unsecured creditors?
	excluded and	No.			
	administrative expenses	∑Yes.		,**	• ,
	are paid that funds will be available for distribution				
	to unsecured creditors?				
	How many creditors do	1-49		1,000-5,000	25,001-50,000
18.	you estimate that you	<u>□</u> 50-99	_	5,001-10,000	☐ 50,001-100,000 ☐ More than 100,000
1	owe?	100-199	. 🗖	10,001-25,000	
	•	200-999			
	How much do you	\$0-\$50,000		\$1,000,001-\$10 million	\$500,000,001-\$1 billion
19.	estimate your assets to	\$50,001-\$100,000]\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion
	be worth?	\$100,001-\$500,000		\$50,000,001-\$100 million	☐ More than \$50 billion
		\$500,001-\$1 million	n C	\$100,000,001-\$500 million	
-		\$0-\$50,000		31,000,001-\$10 million	□\$500,000,001-\$1 billion
20.	How much do you estimate your liabilities	\$50,001-\$100,000]\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,00	o · [] \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
	10 00.	□ \$500,001-\$1 millio]\$100,000,001 -\$ 500 million	☐ More than \$50 billion
_			:		
Р	art 7/ Sign Below				he intermetion provided is true and
Fo	r you	correct.			he information provided is true and
		If I have chosen to file u of title 11, United States under Chapter 7.	inder Chapter 7, 1 ai 5 Code. I understand	n aware that I may proceed, if I the relief available under eac	eligible, under Chapter 7, 11,12, or 13 th chapter, and I choose to proceed
-		4044	is me and I did not p	pay or agree to pay someone we notice required by 11 U.S.C.	who is not an attorney to help me fill out , § 342(b).
	:			oter of title 11, United States Co	
			-1t-t	noesting property or obtaining	money or property by fraud in connection
-		i understand making a with a bankruptcy case 18 U.S.C. §§ 152, 134	e can result in tines (up to \$250,000, or imprisonme	nt for up to 20 years, or both.
		,5 5,5.2. 33 152 151		1	P
		X.	~ X-	1/2	daws An Sull
		MUCK *	15 00	<u> </u>	Signature of Debtor 2
		Signature of Deb	olaf 1		A Id
1			1 14		- // /2016
		Executed on:	/ 10 /20	16	MM / DD / YYYY

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Case Number (If known)					Check if this is an amended filing
United States E	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS (State)		
(Spoune, if filing)	First Name	Middle Name	Last Name		•
Debtor 2	Latasha	Ann	Sulliyan	ļ	
Debtor 1	Lorenzo First Name	Vance Middle Name	Sullivan Last Name		•

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
No ·							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under penalty of perjury, I declare that I have read the summary a	edules filed with this declaration and that they are true and						
correct.							
Signature of Debtor 1	cotash Sell						
Date : / / (/2016							
MM / DD / YYYY	NIM / DD / 1111						

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Debtor 1	Lorenzo	Vance	Sullivan	Case Number (if known)	
	First Name	Middle Name	Lust Name		
	hin 2 years before y litutions, creditors,		you give a financial statement to	anyone about your business? Include all financial	
	Ño.				
	Yes. Fill in the detail	is.		•	
					•
Part 13	Sign Below				
ansv in co	ers are true and co	rrect. I understand that mai ukruptcy case can result in 1 519, and 3571.	day and any advantage of the statement, concealing fines up to \$250,000, or imprisonate of the signature of	hu Suleer	
Did	ou attach additions	al pages to <i>Your Statement</i>	of Financial Affairs for Individua	s Filing for Bankruptcy (Official Form 187)?	
	No				
	Yes				•
Did	you pay or agree to	pay someone who is not a	attorney to help you fill out ban	cruptcy forms?	
	No				
	Yes. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice,	. 440\
	•	•		Declaration, and Signature (Official Form	i i i a).

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Sullivan Lorenzo Case Number (if known) Debtor 1 List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: □ No Lessor's name: ☐ Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Sign Below Part 3: Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. Date_Dated: Date Dated:

Official Form 108

MM / DD / YYYY

Record # 701926

Statement of Intention for Individuals Filing Under Chapter 7

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad liter or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to
 file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
 Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from co-lection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, panalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 8. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and self it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or really commissions, are properly of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

Dated: 1/1/2016 Lorenzo Vance Sullivan

Dated: 1/2016 Lorenzo Vance Sullivan

Latasha Ann Sullivan

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Lorenzo Vance Sullivan and Latasha Ann Sullivan / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIECATIONIOF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1	Lorenzo	Vance	Sullivan		Case	Number (if known)	J.		
_	First Name	Middle Name	Last Name			· · · · · · · · · · · · · · · · · · ·			
•	٠.,				Colu	mn A	Col	umn:B	
	_				Eppe	ort	Deb	mrzor	
							1000		
	nployment compe					\$0.00		\$0.00	
Do no under	nt enter the amount of the Social Securit	it if you contend that the amount receive ty Act. Instead, list it here:	∋d was a benefit						
		***************************************							•
		•						*	
FUIJ	on shonse								
9. Pens bene	sion or retirement i efit under the Social	income. Do not include any amount red il Security Act.	ceived that was a		_	\$0.00	_	\$0.00	
Do no as a '	ot include any bene victim of a war crim	sources not listed above. Specify the selfits received under the Social Security me, a crime against humanity, or internatist other sources on a separate page a	/ Act or payments rece ational or domestic						•
10a		,	•			\$0.00	\$	0.00	•
-	Other Governr	ment Assistance,			\$	0.00	********	\$560.00	• •
	,	n separate pages, if any.				\$0.00	-	\$560.00	
11. Calc	ulate vour total cu	urrent monthly income, Add lines 2 thro	ough 10 for each						
colun	nn. Then add the tr	total for Column A to the total for Column	in B.		<u> </u>	\$4,515.72 +	L	\$2,045.78 =	= \$6,561.50
Part 2:	Betarmina W	Thether the Means Test Applies to You							•
			*						
12 . Caic i 12a.		t monthly income for the year. Follow turnent monthly income from line 11			Con	u line 11 here		12a.	\$6,561.50
**		ne number of months in a year).	***************************************			/ Mire It new		· L	x 12
42h		• •	-					405	
		r annual income for this part of the form						12b.	\$78,738.00
13. Calcı	ulate the median f	family income that applies to you. Follows	ow these steps:						
Fill in	the state in which	you live.	IL.						
Fill in	the number of nec	ople in your household,							
	. are named of bee	ppe iii your nousenge,	5						
	_	v income for your state and size of hous						13.	\$95,321.00
To tir	id a list of applicab actions for this form	ble median income amounts, go online u n. This list may also be available at the	using the link specifier bankruptcy clerk's off	d in the separate fice.					
		•							
14. How	do the lines comp	are?						•	
14a.	X ine 12b is less Go to Part 3.	s than or equal to line 13. On the top of	page 1, check box 1,	There is no presu	ımption	of abuse.			
14b.		re than line 13. On the top of page 1, ch nd fill out Form 122A-2.	neck box 2, The presi	umption of abuse i	is deter	mined by Form 1	122A-2.		
Part 3:	Sign Below								
	By signing here, I	I declare under penalty of perjury that the	he information on this	statement and in	any att	achments is true	and co	rrect.	
	λ,		,	4			5		•
	- HU	WA Daks	<u></u>	Lone	16	Sus	N		
	ı	Lorenzo Vance Sullivan		La	atasha	a Ann Sulliva	m	<i>y</i> .	
		1 10		1	10				
	Date::/	<u>/ / ⁸ /</u> 2016		Date:: _ <i>/_</i> /	18	_/2016			
	If you checked lin	ne 14a, do NOT fill out or file Form 122/	A-2.						
		ne 14b, fill out Form 122A-2 and file it w							•
	•	- · · · · , · · · · · · · · · · · · · ·							

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In re Lorenzo Vance Sullivan and Latasha Ann Sullivan / Debtors

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Dated: 1 / /2016	Lorenzo Vance Sullivan	3 x 9 cito & Sign
Dated://2016	Latasha Ann Sullivan	Septibales Signi
Dated: 1,18 /2016	Attorney. Steven Comp	

Record# 701926

Form B 201A, Notice to Consumer Debtor(s)

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